

**Realities at the Fringe of the Economy:
Women Cloth Traders in the Kinshasa Central Market**

by

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Abstract

This research challenges prevailing popular ideas about the so-called "informal sector" and questions the very significance of the formal/informal classification. It also suggests an alternative analytical framework which stresses the need to understand the connections between a broad economic and political context and a set of micro socio-economic arrangements involved in the work arena.

In the light of evidence drawn from a field research undertaken in January 1988, this thesis provides insights into the dynamics of the cloth trading activity in the Kinshasa Central Market. The purpose is to understand how, and to what extent, Zairian economic growth, industrial development, macro-economic policies, traditional and modern society both shape and are shaped by the organization of work in the marketplace. More specifically, what are the relationships among traders, and between traders and other economic agents, that affect the accumulation of wealth in the marketplace? And, in turn, what are some of the implications of market trading arrangements for national politics, economy, and society?

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Introduction

This thesis attempts to give insights into the dynamics of African marketplace activities by examining the organization of work in the cloth quarter of the Kinshasa Central Market. In the light of evidence drawn from observing women cloth traders, this study challenges prevailing ideas about the so-called "informal sector"; it also suggests an alternative framework of analysis which stresses the need to explore connections and relationships involved in market trading.

My willingness to undertake such a research originated from frustration with what I had read about and learned about the "informal sector". Prevailing popular ideas tend to consider "informal" workers either as a highly undifferentiated group, exploited and dominated for the interest of capitalist accumulation (the neo-Marxist analysis), or as "perfect competitors" responding to market mechanisms (the neoclassical analysis).

My own observations of Zairian market women suggest a more complex pattern. While trying to identify the social status of women cloth traders, I found a highly differentiated group in which some women remained poor, exploited, and marginalized while others were successful in accumulating and indeed expanded and diversified their activities. Success or failure seems to be the result of both, market and non-market factors; unequal trading skills, personal financial

resources, networks of relationships and connections with kin groups, relatives, and relevant personalities are the basis for market traders' differentiation. Traders' behavior includes both, individualism and cooperation. Neither the neo-Marxist nor the neoclassical framework of analysis holds; alternative ways of thinking and writing about "informal" workers are imperative. The key point in the alternative framework, as evidenced by recent studies, is to fully comprehend relationships and connections. This study explores the connections between the broad Zairian economic and political context and a set of micro-socio-economic arrangements surrounding market trading: "connections" meaning reciprocal influences or interplay, but not just functional linkages. I am not defining market activities in opposition to a more "formal" set of economic activities (as dualistic models tend to do), nor am I presenting the functions that market trade exerts to promote and facilitate the development of the "formal" economy. The purpose is rather to understand how, and to what extent, Zairian economic growth, industrial development, macro-economic policies, and traditional and modern society both shape and are shaped by the organization of work in the marketplace. More specifically, what are the relationships among traders, and between traders and other economic agents, that affect accumulation in the marketplace? What is it that allows some market associations to remain while others disappear? And, in turn, what are some of the implications of market trading arrangements for national politics, economy, and society?

The thesis is organized around two different parts. The first part presents a critical review of some prevailing theories concerning the definitions and functions of the so-called "informal sector"; it also points out the merits of an alternative analytical framework used in recent studies. In the light of the alternative framework, the remaining chapters of the thesis (second part) explore the organization of the cloth-trading activity in the Kinshasa Central Market in paying particular attention to relationships among traders and to connections with the broader Zairian economic, political, and social context.

PART ONE

Methodology: Toward an Understanding of Work Relationships

The concept of the "informal sector" originated from the growing importance of unregulated activities that generate output and employment. The use of the concept directed attention to phenomena previously ignored; it also led to a theoretical debate around the definition, functions, and characteristics of "informal workers" and "informal activities". I will present here a critical review of prevailing theories concerning the definitions and functions of the "informal sector" (chapter 1), and examine the strengths of an alternative framework of analysis (chapter 2).

Chapter I.

Theories-Debate-Case Study. Critical Review

1.1 "Informal Sector": Origin and Evolution of the Concept

The literature on the informal sector draws a distinction between two economic sectors: one usually characterized by large, legal and modern firms, and the other one by small, unregulated and backward firms. This dualistic approach was initiated by divisions of economic activities and employment into "traditional" and "modern" sectors. In the early 1970s, the dualistic (i.e. two-sector) approach benefited from the

presentation of Keith Hart's influential paper on urban employment in Ghana (Keith Hart, 1973). The British anthropologist introduced a new two-sector terminology, dividing the economy into "informal" (an extension of the concept of "traditional") and "formal" (close to the previously called "modern") sectors; he emphasized the significance of self-employment and the degree of statistical under-recording of income and employment generated in the "informal sector". The formal/informal dualism was reified in the International Labor Office World Employment Programme report on Kenya (ILO. 1972) and became a central organizing concept in subsequent publications.

In September 1971, during a conference on "Urban unemployment in Africa", held at the Institute of Development Studies in Sussex, Keith Hart presented his work on the low income neighborhood of Nima in Accra. He pointed out the "high degree of informality in the income-generating activities of the sub-proletariat"; earning and spending in Accra seemed not to fit with the categories used by economists. In Hart's view, "a variety of more or less desperate and ingenious expedients ranging from petty capitalism to theft" constituting the "informal sector" help urban sub-proletariat to meet "the chronic imbalance between income from wage employment and expenditure needs" (Hart, 1973, p.65).

Within a year, the concept was incorporated in revised form by the International Labor Office to identify the "employment problem" in the Kenyan underdeveloped economy. The International Labor Office pointed out the weakness of official statistics which omits "a range of wage earners and self-employed persons, male as well as female, in

what we term 'the informal sector.'" (ILO, 1972 page 5). It defined "informal sector" activities as "a way of doing things, characterized by:

- a) ease of entry;
- b) reliance on indigenous resources;
- c) family ownership of enterprises;
- d) small scale of operation;
- e) labor intensive and adapted technology;
- f) skills acquired outside the formal school system; and
- g) unregulated and competitive markets." (ILO, 1972, p 6)

After the International Labor Office's use of the term "informal sector", the formal/informal dualistic model became a common way of describing the structure of underdeveloped economies in the terminology of economic planners and analysts.

The dualistic approach misled analysts to explore two distinct and independent parts of the economy. Empirical evidence showed that formal and informal sectors were actually closely linked. This led neo-Marxist as well as neoclassical economists to shift away from a preoccupation with characteristics of each pole of the economy to a study of relations between both poles. They explore the existing "linkages" between the formal and the informal sectors. However, the characteristics and functions of informal activities differ for neo-Marxist and neoclassical economists.

Informal sector firms, and more generally small-scale-enterprises are more labor intensive and less capital intensive than their larger counterparts. As Judith Tendler points out, it is precisely

because small-scale-enterprises combine factors of production in the "right" proportions that they are valuable analyzing for neo-classical economists. What enable small-scale-enterprises to use capital and labor in the "right" proportion is the ("right") price they face for these factors of production: high price for capital, low price for labor. The price for capital is higher than in large formal sector firms as it is not artificially reduced by subsidized credit and overvalued exchange rates; the price for labor is lower as workers do not benefit from labor legislation and unions (Judith Tendler, forthcoming). However, in many cases, the productivity of small-scale-enterprises remain low, this is an issue of concern which initiates further studies.

The neoclassical model of small-scale-enterprises have been translated into a more popular form which portrays the informal sector as a highly competitive sector where "perfect competitors" with "profit maximizing behavior" respond to "pure market mechanisms". Neoclassical analysts seldom pay attention to social relationships or personal contacts among workers in the "informal sector" and with the more formal economy. In a case study on Botswana Informal Sector (Alexander, Gay, Mberere, Setimela, 1983) market trade is viewed as a highly competitive market. Relationships among workers, connections with relevant personalities (public officials, wholesalers, customers), as well as other non-market forces influencing wages, prices, and productivity level are underestimated.

The informal sector literature first defined this sector as marginal, peripheral, di-linked to the formal sector of the economy. As empirical evidence showed that formal and informal sectors were

closely linked the theory evolved and pointed out the functional relationships between the two sectors of the economy. Neo-Marxist analysts view informal workers as an undifferentiated group, exploited and dominated for the interest of capitalists' accumulation. The function of the informal sector is seen as one of allowing high profits in the "formal sector" by providing goods and services at very low prices (Leys, 1975, pp 267-268). "The informal sector subsidizes part of the costs of formal capitalist enterprises in peripheral capitalist countries, enabling them to reinforce comparatively low wages on their own labor" (Portes, 1978, p.37). The logic of the existence of the informal activities lies in lowering the cost of reproduction of the formal labor force (in Bromley and Gerry, 1979; for example Birbeck's analysis of garbage pickers in Cali pp. 161-183).

Neo-Marxist analysis of the informal sector arises from a concern with poverty; it is while looking at poverty, rather than employment as Keith Hart and the International Labor Office did, that they pay attention to the informal sector. They examine the nature of poverty through an analysis of the functions of "casual work" or "informal sector work" in capitalist accumulation.

From an analysis of informal sector firms, neoclassical analysts pointed out the problems formal firms face. Neo-Marxist analysts define the informal sector as a need for capitalist accumulation. As Judith Tendler says, neoclassical analysts view the informal sector as the result of bad economic policies; they suggest that by reducing the cost of entry in the formal sector of the economy, developing countries would bring down the level of activities in the informal sector. For neo-Marxist

analysts the "informal sector" is not the result of bad policies in the "formal sector" of the economy but the inevitable product of capitalist development (Judith Tendler, forthcoming). Both of these approaches view the linkages between formal and informal sectors as functional ones: the latter existing either because of bad policies or for the purpose of increasing capitalist accumulation in the former. The reciprocal influences, the interplay between different economic activities as well as the nature of work and its potential change within the so-called "informal sector" are underestimated.

1.2 The Unsound Formal/Informal Classification

What is it that restrain theories from fully comprehending work arrangements in the so-called "informal sector"? Is there something wrong, unclear, or inappropriate in the very concept of "informal sector"? To draw a clear line between the formal and the informal sector, analysts assume they know the internal organizational characteristics of both sectors of the economy. What is part of the "informal sector" is sensitive to how "informal sector" is defined; a definition approach does not seem to be the right way to enter the subject. Any definition inevitably involves a degree of arbitrariness since it imposes a single dividing line on what is in fact a continuous spectrum of changing conditions. Formal and informal sectors are actually "in a continuously fluctuating state of interaction and that parts of one sector may be dominated or even created by, parts of the other sector" (Bromley 1978 pp. 1034-1035.). Empirical evidence shows that a neat line distinguishing the informal from the formal sector of the

economy does not exist. Dualism does not satisfactorily handle the complexities of Third-World urban economic life.

All classification schemes can be considered arbitrary, subjective, inflexible, and/or narrowly define for a specific purpose (Harvey, 1969 pp. 326-327; Johnston, 1968 pp. 575-589; Smith, 1965 pp. 539-548). The formal/informal classification suffers from all of the problems that beset any bipolar model; by dividing all economic activities into two broad categories it is simple and sketchy. Moreover, it is inconsistent in that it assumes that several different variables can be used to categorize a given economic activity into the formal or informal sectors; yet no multivariate analysis procedure is used in classifications (Bromley, 1978). The formal/informal dichotomy does not clearly set out the articulation between the two sectors. Some activities end up being "non-classifiable" as they possess characteristics of both, the formal and the informal sectors. For instance, small scale owner operated establishments that supply on contract to large formal sector firms or registered market traders who sell illegally imported goods become anomalies. The classification also tends to confuse neighborhood, households, individuals and activities with enterprises, to view the informal sector as an exclusively urban phenomenon, and to consider "urban informal sector" and "urban poor" as synonymous (Bromley, 1978; Moser, 1978). The dualistic approach is not an adequate tool of analysis; neither is it an appropriate approach for generating development policies. Dualism leads to erroneous conclusions and dangerous overgeneralizations which in turn suggest inappropriate development policies. Bromley argues, this approach misleads policy makers to apply packages of undifferentiated policies to the whole

informal sector; governments end up adopting "similar programmes towards artisans making furniture, towards artisans illegally manufacturing fireworks, towards sellers of basic foodstuffs, and towards prostitutes or drug-peddlers" (Bromley, 1978). The informal sector is actually diverse enough to necessitate a wide range of differentiated policies.

Bromley argues that the weakness of the informal sector concept could be remediable by greater clarity and rigor in the use of the formal/informal terminology and by the development of appropriate subdivisions within the two sectors. Lisa Peattie advocates in favor of a more radical position. She argues that there is a gap between the categories and conceptualizations of macro analysis and the understanding of economic activities. Lisa Peattie acknowledges the merits of the "informal sector" concept which did give standing to a number of small enterprises previously ignored, but she suggests banishing the expression "informal sector" which does not help for a clear comprehension of the functioning of economic activities. "The insistence of lumping diverse activities together and to separate them from others, to which they are linked, is likely to make it harder for us to carry our analysis to a useful conclusion (...) Instead of playing with words like "informal sector" which try to bundle an untidy reality into the seemly shape of an entity in macro analysis, let us rather learn how society interact." (Lisa Peattie, 1987, p.857)

From here, where do we go? Once we have considered the weakness of the dualistic formal/informal classification and eventually reject the concept "informal sector", how do we deal with the analysis of market trade types of arrangements?

Chapter II

An Alternative Framework of Analysis

II.1 Intimate Connections

The literature mentioned in the preceding chapter uses a rather static framework of analysis; by focusing on functional relationships between two sectors, supposed to be pre-defined, analysts underestimate processes of change within each of the sectors. To the contrary, the alternative approach to the analysis of social and economic mechanisms is dynamic; it allows an understanding of patterns of change and explores the connections between a set of micro socio-economic arrangements and a specific macro environment with its historical, social, economic, and political aspects. Recent theories and case studies point out the need to explore how economic institutions interact (Lisa Peattie, 1987) or how macro structures both influence and are influenced by micro arrangements (Gillian Hart, 1985).

Researchers in favor of an alternative analytical framework stress the need for crossing disciplinary boundaries. Sandbrook argues that it is precisely the "ahistorical and apolitical thrust of the neoclassical economic prescriptions [that] provides some grounds for skepticism" (Sandbrook, 1986). What Peel admires in the work of the economist Sara Berry is the way in which she has "thoroughly assimilated those other discourses --social historical, anthropological, geographical-- which bear on African development". (Peel, 1986). By

showing how social relations, among African peasants or among Nigerian mechanics, have both influenced and been shaped by a specific environment, Sara Berry presents accurate and comprehensive pictures of the interplay between local and national, economic and social contexts. Facing economic instability (an aspect of the "broad" economic and political environment), she argues that African peasants seek to diversify their options through higher mobility, monetary liquidity, and investment on networks of relationships (among kin and communities groups). These local strategies for coping with political or economic instability facilitate trade, migration, short-term capital flows among sectors and therefore reinforce and modify long-term processes of agrarian change. According to her analysis, what some might call the "African peasant resilience" reflects an increasing circulation of output and resources, and the strengths of the networking process, but it does not have much to do with the growth of output, the intensification of productive capacity, or the resurgence of local self-sufficiency (Sara Berry, forthcoming). Similarly, in her analysis of motor mechanics workers in urban Nigeria (Sara Berry, 1985 pp.135-165) Sara Berry shows how strategies of accumulation themselves may limit the growth of informal enterprises; indeed, African entrepreneurs invest considerable effort and resources to ensure or advance their status within kin groups, they tend to divert investable surplus from more productive activities. In both cases, Sara Berry shows how local socio-economic arrangements derived from a specific macro-economic context, and examines the feed-back effects of these local arrangements on the overall process of development.

Hirschman's presents another valuable illustration of reciprocal influences between micro and macro processes. He traces the shape of economic development, including its social and political components to the specific economic activities a country takes up. Hirschman argues that staple crop tends to "imprint certain patterns of its own on whatever environment happens to be around". He suggested that the role of sugarcane cultivation in reinforcing socialism in Cuba today is similar to the role of the same staple in post-Renaissance Europe where it favored the expansion of slavery. This common reinforcing role is due to the way work is organized in sugarcane cultivation which is itself related to some peculiar characteristics of sugarcane cultivation: the large incidence of unskilled labor, the seasonal nature of the demand for labor and the need to keep the labor force together during the slack season (Hirschman, 1981).

By exploring the nature and origin of relationships, personal connections, and work arrangements the alternative methodology allows analysts to "capture" patterns of change. Sara Berry offers clear examples of techniques for pinpointing change: in her original study of Yoruba cocoa farmers (S. Berry, 1985) she analyzes the uses of the income generated in agriculture, and examines the implications of farmers' expenditure patterns for the changing structure of economic activity; she also paid attention to the occupations of the farmers' children, and to the changing social relationships among migrant farmers, their home communities, and their emigrants sons and daughters.

II. 2 The Strengths of the Alternative Framework of Analysis

The alternative analytical framework presented in the preceding section has the merit of shedding light on policy debates. Although analysts in favor of this alternative framework do not offer specific policy prescriptions to elevate the standard of living of so-called "casual" or "informal" workers, they suggest that the failure of previous policies is related to a misunderstanding of intimate connections and linkages.

According to Lisa Peattie, "if we think about the world in terms of a division between a 'formal' and an 'informal' sector we will be glossing over the linkages which are critical for a working policy" (L.Peattie, 1987, p 858). She argues that housing production by the "informal sector" cannot expand without permissive regulation and affordable prices for land and materials. Yet, those with a vested interest in land and in building materials are politically powerful; as they would not benefit from the development of informal housing production, they are likely to hinder policies that would favor such an expansion.

Bromley and Gerry point out that development policies aimed at improving the living conditions of a particular "target group" (the urban poor, the landless laborers, the informal workers...) often fail to bear satisfactorily results; the positive effects of the policy "leak away" to, or are "hijacked" by, another group of economic units because of specific relations of appropriation. Referring to agrarian reforms, they recall the fact that on numerous occasions, formerly landless agricultural laborers have been forced to sell land acquired through agrarian reform, in order to pay debts which have continued to accumulate as preexisting

relations of appropriation in the agrarian social structure have remained unreformed. "It seems strange, they argue, that few observers have made the important connections between linkages and leakages" (Bromley and Gerry, 1979, p.307). Indeed, as these authors suggest, without an understanding of the relationships between a "target group" and other sections of the population, policies aimed at benefitting a disadvantaged group will inevitably assist that group only to a very limited extent. Bromley and Gerry stress the need for policy makers to "throw off the yoke of dualism, discard target groups as the rule-of-thumb basis for intervention, and at least take some account of target relationships" (Bromley and Gerry, 1979, p.307).

Sara Berry indicates that policies based solely on orthodox economics are not likely to drastically change development processes; policy decision makers should pay attention to the existing social and economic arrangements undertaken at the local level, and explore their relations within the broader context in which they operate. For instance, the ongoing strategies of accumulation in the African agrarian context, require important resources to ensure or advance one's status within kin groups and communities; they are likely to divert investable surplus from more productive activities and this will hold with whatever austerity or pricing policy. Therefore, policies aimed at increasing surplus in the agricultural sector (by increasing the price of agricultural products for example) may not have the expected positive result (Sara Berry, forthcoming).

This section has shown how a comprehensive picture of the realities of economic and social relations at the local level allows

analysts to understand, and possibly to predict the shortcomings and leakages of a development policy. Judith Tandler argues that there is a need today for a more policy oriented type of research on the "informal sector"; empirical work analyzing the conditions under which some succeed in the "informal sector" and those under which others do poorly may contribute toward such an end (Judith Tandler, forthcoming).

What follows is an analysis of the organization of the cloth trading activity in the Kinshasa Central Market. Economic growth, industrial development, gender, migration, ethnicity, and nationalism in contemporary Zaire, as well as their nature in colonial and precolonial Zaire are powerful forces in shaping the economic arrangements, social connections, networks of relationships, and informal associations developed by women cloth traders. In turn, these micro economic and social mechanisms are --effective or potential-- forces in shaping the overall Zairian development process. The following case study will hopefully illustrate the significance of an understanding of relationships surrounding market trading. Such an analysis sheds light on the unexpected (local and national) impact of existing policies --e.g. the import restrictions on cloth. It also suggests what the shortcomings of so-called "desirable" policies might be --e.g. granting formal credit to informal workers may not resolve the financing problems of many petty traders.

PART TWO

Realities at the Fringe of the Economy

This part attempts to provide insights into the dynamics of market trading by examining socio-economic arrangements undertaken by women cloth traders in the Kinshasa Central Market. In light of evidence drawn from observing market cloth trading activity, the following chapters challenge neoclassical and neo-Marxist understanding of work in the "informal sector", the "underground economy", or the "second economy".

Chapter III.

The Setting: A Compelling Environment

This chapter explores relationships between the origin, nature and expansion of market cloth trading arrangements and key aspects of the Zairian context --national economic growth, industrial development, macro-economic policies, traditional and modern society. Some of the Zairian institutional aspects are major forces, others appear to be less significant than I thought, in shaping the organization of market work.

III.1. The Ultimate Choice: The "Informal Sector"

Sluggish economic growth. Sluggish national economic growth, rapid urbanization (especially in Kinshasa) and the resulting urban unemployment and underemployment at low wages set up the preconditions for the expansion of the informal sector. The second, underground economy enables the mass of people to survive the current economic crisis.

Zairian Gross National Product (GNP) grew from 1967 to 1974 at a rate of 7% per year spurred by increasing coffee and copper prices; it decreased thereafter. The severe deterioration of the economic situation in the second half of the 1970s and the beginning of the 1980s is in many ways the result of developments which took place in earlier years: neglect of agricultural production, heavy external public borrowing, deterioration of terms of trade, balance of payment crisis, huge devaluation (of about 120% in 1987), and nationalization measures. These indices of economic instability affect all businesses. Zairian industrial sector (including manufacturing and agro-industry but excluding mineral processing and construction) accounted for about 5% of 1984 GNP and 10% of total employment in the modern sector. The 5% share of industry in Zaire's GNP is now one of the lowest in Sub-Saharan Africa. As late as ten years ago, this share was more than twice as large and was comparable to the GNP industry share of such countries as Kenya, Zambia, and Ghana. Between 1966 and 1974, industrial output grew at an annual rate of about 6% (slightly below the 7% overall GNP growth rate). Since the beginning of the economic crisis

in 1975, industrial output decreased without interruption (in 1983, it stood at 31% below its 1975 level). The decline in industrial output started with the collapse of copper prices in the aftermath of the first round of oil price increases. The resulting shortage of foreign exchange, coupled with the unfavorable investment climate (due to domestic authenticity measures), caused a sharp decrease in industrial capacity utilization and a deterioration of equipment (World Bank, 1986).

The rate of rural-urban migration in Zaire, as in most of the Sub-Saharan countries, exceeds the rate of urban job creation; it greatly surpasses the capacity of existing industry to absorb labor effectively. The urban population more than doubled in the last ten years; while it represented 28.7% of the total population in 1975, it grew to about 40% of the total population in 1985 (Appendix 1). The total population grew at a rate of 3.2% a year in the same period of time. The rural-urban migration, the high rate of population growth along with the current economic crisis lead to growing urban unemployment.

In the present political and economic environment Zairian government considers the development of small-scale-enterprises as one of its main priorities; influenced by the World Bank, Zairian economists argue that small-scale-enterprises could help to absorb the increasingly available labor force. Small-scale-enterprises could indeed resolve some of the shortcomings of the large scale industrialization process of the 1970s for the following reasons: they are more labor intensive and less dependent on imported inputs and technology than their larger counterparts, they are also mainly owned, managed, and operated by Zairian nationals while large and medium enterprises are mostly owned by foreign interests -less than 1% of the staff of all small-scale-

enterprises is foreign compared to 2.4% for larger firms (World Bank, 1986). Yet, the performance of small-scale-enterprises in Zaire remains poor. Despite their concentration in industrial activities, the share of formal small-scale-enterprises in total industrial output is low (9%); this is partly due to the absence of small-scale-enterprise from the Zairian most important industrial production --i.e. textile, petroleum, and beverage (World Bank, 1986). The overall economic deterioration in Zaire has seriously hampered the development of Zairian small-scale-enterprises. Moreover, extremely difficult access to bank credit (through the Zairian development Bank: the SOFIDE) and scarce available financial resources limit their expansion. Poor management performance, lack of training, and insufficient entrepreneurship development are other impressive constraints.

The "Informal Sector". In urban areas, the "informal sector" is the most important generator of employment. According to an International Labor Office survey, in 1984 the Kinshasa active population included about 230,000 informal workers and 204,000 formal workers. Some analysts argue that the apparently slow rate of economic growth in Zaire is in part a statistical artifact, the results of biases in the official statistics which don't account for the growth (in terms of employment and output generated) of the unregulated "informal sector" (MacGaffey, 1983).

So-called "informal" occupations include production workshops (tailoring, brickmaking...), garages and repair shops, services (hotels, restaurants, laundry, transport, photo studio), small artisan establishments, and commerce ranging from international trading to

petty trading on street corners (ILO, 1984). Market trading is officially regulated by the "Economic Affairs", the Market Administration. Market traders register at the office of the "Economic Affairs", they need to rent or buy a space (with or without a table depending on their trading speciality) to participate in a market activity. Traders pay a 10 Zaires (about a dime) ticket every working day and a 40 Zaires "Salongo" a week for the cleanness of the marketplace. The "Economic Affairs" also fix the maximum price at which goods can be sold. However, the Market Administration does not regulate all of the traders' activities; traders may be market traders (in the morning) and petty traders on street corners (in the afternoon). Moreover, within the marketplace, some aspects of their activities are unregulated --e.g. sub-renting of market spaces or tables, trading of second hand garments-- while others are illegal --e.g. trading of illegally imported goods.

Women traders. The International Labor Office estimated that women account for 17% of the total employment in the Kinshasa "informal sector" (ILO, 1984). Retail trade appears to be the most widespread of women's economic activity in urban Zaire. Local officials told me that 60 to 65% of market traders were women. Traditionally, in addition from being involved in the agricultural work, African women undertake most of the trading activities. In contemporary Zaire women have few opportunities to work in the formal or modern sector of the economy.

Like most other African women, Zairian women are clustered in low status occupations and their access to training and promotion varies from limited to non existent. Although most African nations have

enacted laws that forbid discrimination on the basis of sex, only a few women have been able to overcome the socio-economic constraints which keep them illiterate, poorly paid or marginally self-employed. African societies hold strong biases toward male superiority. A range of exclusionary practices affect all women and ensure their subordination. Zaire is no exception on this matter. The legal requirement of marital permission to register a business or to obtain a loan, and the widespread restrictions of women's rights in Zaire favor the exclusion of women from the "formal" labor force. Legal restrictions are aggravated by traditional and cultural constraints. Zairian legislation allow women to act against their husbands' refusal to give them authorization to contract; however, they seldom use this right. On the one hand, most of them ignore their legal rights; on the other hand, traditional and cultural forces restrain them from acting against their husbands. Zairian society remains traditionally conservative, expecting women to bear the major responsibility for growing the food and maintaining the home and health. Legal constraints, cultural restrictions, and insufficient education limit women's access to non-traditional (i.e. modern sector) occupations. However, women need to have their own source of income: most of the cloth traders I talked to were divorced or had a husband who either did not earn enough or who neglected the needs of his household. The social and legal limitations of their prerogatives, the importances of the expectations on women's income generating activities have a major role in shaping their activities outside the household, they influence women's choice to engage in market trading.

Market cloth trading. The cloth quarter is the most prestigious area in the marketplace. Although cloth traders constitute a highly differentiated group, on average they are wealthier than most of the other market traders; they are even wealthier than some secretaries, employees in shopping centers, teachers, or nurses. The large majority of the women cloth traders I talked to had a trading activity before establishing in the marketplace. Some were cloth traders on street corners, from house to house, or even in large societies; others previously sold food and made enough benefits to "improve their status" and sell cloth. Still some of them had a wage employment or the qualification for such an employment; but, either because they could not find a secure employment or just because they realized market trading would be more profitable, a secretary, a nurse, a police-woman ended up selling cloth in the marketplace. Indeed, low wages in the "formal" sector of the economy led some working women to undertake a market cloth trading activity (the case study number 3 in appendix 2 shows such a case).

Cloth traders' wealth is due to their role in the domestic distribution of cloth. Market traders sell pieces of cloth that are not available in the registered shops; they are much better stocked than the formal stores surrounding the marketplace. Market traders are well-aware of the new arrival of pieces of cloth; they rush to the wholesaler stores, buy most of the available merchandise and sell it in the marketplace at slightly higher price than in shops. Personal ties with wholesalers allow them to have exclusive rights over a particular design.

Cloth traders' status is also due to the local demand for the goods they sell: in contemporary Zaire, women have no choice but to wear "pagne" (African style printed cloth). In fact, in the beginning of the 1970s, through the Zairianization-Authenticity measures (government sponsored takeover of most of the foreign owned businesses, mainly by private Zairians) President Mobutu not only intended to drastically change the ownership structure of the Zairian economy, but he also attempted to "Zairianize" the population. Western first names were forbidden and Zairian citizens were obliged to wear Zairian style clothes. These measures established the obligation for Zairian women to wear garments made of African printed cloth.

Wax-cloth, and particularly imported Wax-cloth are highly prestigious goods. Anyone who has ever seen an African market on postcard or on television, will have been struck by the wide variety of colors in the costumes of women. She or he would find even more striking the fact that most of these pieces of cloth come from Great Britain or from Helmont in the South of the Netherlands where cotton printing production (imitating Javanese batiks) begun in the 19th century for delivery to Indonesia and later Africa. At the beginning of the 20th century the method of applying the wax layer to the cloth by means of engraved rollers appeared in Europe. This sophisticated method of production and the resulting higher quality of Wax-cloth enhanced the prestige of printed cloth. However, Wax-prints created in this laborious way can never be the same in every respect: because of the craftsmanship involved in the production process, every wax-print looks different. Imperfections in the pattern, the fractures lines (crackles) and the white spots which occur at random in the colors were not

appreciated by the Javanese who saw this as a form of damage; Africans however, regarded this "perfect imperfections" as an enlivening element precisely because they gave each piece of cloth its unique character. The Wax-cloth became a major product in Africa at the beginning of the century.

In Africa, the local production of cloth was limited to printed cloth of poor quality until the beginning of the 1970s when European partners (Dutch, and British) transferred their know-how for the production of Wax-prints in three African countries. In 1969 the commercial production of Wax-prints started in Ghana; in 1970 an entirely new wax printing factory was opened in Ivory Coast; and in 1971 the first wax-cloth prints came off the hand printing tables of C.P.A. (Calicot Printed Association) in Zaire. However, as European textile industries used both new machines to stabilize the colors and cotton of superior quality the European product was better. Thus, African women (both customers and traders) strongly criticized the quality of locally produced Wax-cloth, and huge quantity of cloth has been imported (essentially from Holland and Great Britain). In Zaire the situation changed in 1987 when imports of Wax-cloth have been made illegal. In fact, on October 29 1986, a state decision severely restricted the imports of Wax-cloth. Mobutu's declaration in November 1986 defined the import restriction as a mean to promote the local textile industry; these restrictions are consistent with the overall ideological assertions of Mobutu's regime, its anti-colonial nationalism characteristics. After January 1st 1987, imported Wax-cloth could not (legally) enter the country in large quantity (more than two pieces per person entering the country); the traders had up to six months to sell their remaining stock

of imported Wax-cloth. However, as the quality of the locally produced Wax-cloth remained poor, "Loterie-Dare-Dare" --the trade of illegally imported Wax-cloth-- became an attractive animation in the marketplace. Pictures and samples are shown in the marketplace while the pieces of cloth are safely hidden around the marketplace.

The insufficient formal cloth distribution sector along with the local demand for imported cloth (recently made illegal in Zaire) set up the preconditions for the expansion of a cloth distribution network in the marketplace which is partly regulated, partly unregulated, and partly illegal.

III.2 In the Marketplace:

Women cloth traders in Kinshasa Central Market

The Kinshasa Central Market was created in the beginning of the 1970s. It is open from 8:30 AM (10 AM on Tuesdays and Sundays) to 3PM seven days a week. Hundreds of men and women trade in the marketplace and in surrounding areas. They sell basic food stuffs, household equipments, children's clothes, shoes, second hand garments, and African printed cloth. Most of the traders -sellers of foodstuffs- sit on the floor, on a piece of cloth with their goods besides them on one or two square meters of rented space; some sit behind wood tables borrowed, rented or bought. Sellers are grouped by products.

Located behind the "Economic Affairs" office (the Market Administration) and surrounded by shops, the cloth area is particularly attractive. Colors, talks, laughs, and crowds create a pleasant atmosphere. On small wood tables, women traders organize their piles

of colorful pieces of indigenously dyed cloth. The price fixed by the "Economic Affairs", or "the first price" (from which bargaining begins) is posted up. It represents the maximum authorized price; the authorized beneficiary margin cannot exceed 20%. In reality, after bargaining with their customers, traders reduce the price; they usually make a positive margin of 5 to 10%.

The cloth area is the most prestigious quarter of the market place. In Africa clothes are symbols: symbols of wealth, social status, taste, political and religious beliefs in Africa. Those with effigies (e.g. the face of the President Mobutu or the Pope) carry significant socio-political implications. Colors and design speak their own language in the market place. Some pieces of cloth have acquired their own names: "mon mari est capable" (my husband is competent), "Dallas", "Ndakoya Nzambe" (church) ... are names spontaneously invented by the local mammy traders. They may refer to political event, songs, stories and tradition. "Escalier ya Marechal" (the stairs of the Marshal) was created when the President became a Marshal; "Esui Yo Wapi" (does it bother you?) is the title of a song tailing the story of a divorced woman teasing her previous husband as she was seduced by a much wealthier and nicer man; "Mbanda Monument" (the rival) is the name given to the first wife, the one who cannot be repudiated by her husband; a rare and expensive piece of imported cloth was called "Oleli Oleli" (you can cry!) suggesting the pride of the woman who could afford to buy it.

Women traders scared and fascinated me. They looked strong and powerful, individualist and generous, attractive. Thinking back about them I get a mixed impression of admiration and compassion:

struggling happiness and ingenious dynamism intrigued me. Despite the severe economic crisis Zaire faces and the harassment by state officials controlling receipts and prices in the marketplace, women cloth traders remain optimistic: "on se débrouille!" ("one fends for one self!"), bargaining and bribing are common aspects of their every day work. In case of personal difficulties market traders help each others; they give some financial assistance to traders affected by family mourning, children diseases or divorce. The "emergency fund" is one of the original informal cooperating system insuring a welfare function: when a seller or a seller's close kinsman dies, colleagues in her sector spontaneously contribute money for funeral cost and for the maintenance of surviving family members. If a seller lost her husband or one of her children, the cloth area close for an entire day.

While ethnic feeling is strong, the cloth trading sector is ethnically heterogeneous; more surprising, traders from different conflicting ethnic identity cooperate with one another in common market association. This struck me as I knew how ethnic antagonism is severe in Zairian society. The country is divided into seven regions: Haut-Zaire, Equateur, Kivu, Bandundu, Bas-Zaire, Kassai-Oriental and Kassai-Occidental. Most of Kinshasa population originates from one of the Kassai or from the Bas-Zaire (the 2 regions that are geographically closest to Kinshasa); these regions' population are extremely inimical one to the other. Colonialism and post-colonial state regulations may have some responsibility in initiating and promoting resentment and antagonism among different ethnic groups (G. Gran, 1979). Zairian current legislation tends not to favor one ethnic group at the detriment of another. Mobutu's declarations strongly address tribalism and

ethnicity issues; he advocates nationalism rather than tribalism. However, ethnic resentments remain strong. The impact of ethnicity and kinship is highly significant in social relationships and people from conflicting ethnic origins usually don't work together. At the local level, ethnic antagonism appears to be less significant than one would expect. In the marketplace, while ethnicity plays a crucial role in friendship, it does not prevent women from conflicting ethnic origins from working together and cooperating with one another. This aspect of the traders behavior led me to question the value of the market associations. Are market associations valuable and profitable enough to hide ethnic resentment? The following chapter (section IV.2) will shed some light on the significance of market associations.

Chapter IV.

Challenging the Theory and Understanding Trading Arrangements

I will present here aspects of the trading activity that challenge the dependency and the neoclassical theories --i.e the high differentiation among women cloth traders, the influence of non-market factors in aggravating such a differentiation (IV.1). The following section emphasizes on the organization and role of market associations (IV.2).

IV.1 Contrasting Observations with Theories

Observing the cloth area in the Kinshasa Central Market first generated surprises rather than understanding. Realities challenged my previous expectations drawn from the literature. In fact, neoclassical assumption of pure market mechanisms does not hold; neither does the neo-Marxists' view of an uniformly poor "informal sector" exploited and dominated for the interest of capitalist accumulation. Women cloth traders constitute a highly differentiated group within which it seems impossible to draw a common pattern of behavior and opportunity. Their differentiation is the result of both market and non market factors.

Some cloth traders are wealthy and successful, others poor and "marginalized". They might be self-employed, employees or employers. The elite of the cloth traders have found it possible or necessary to

diversify their activity. Besides their market cloth trading activity they might have another market activity and/or another trading activity outside the market-place. Some of them possess a small shop where they sell African printed cloth, children's garments or household equipments. Others concentrate a large amount of their time to the illegal but highly profitable "Loterie dare dare". The poorest, on the contrary, specialize on the hardest and least profitable activities. They sell second hand garments --the Buaka Nzoto (which means "thrown away from the body")-- and poor quality cloth. Indices such as the following give a rough idea of the socio-economic status of a cloth trader:

- ownership, renting or borrowing of the table she works on,
- ownership or borrowing of the pieces of cloth she sells,
- number of pieces of cloth that she owns or borrows from her employer; number of Wax-cloth-CPA (if any), number of regular printed CPA, SOTEXKI, and SOLBENA (different brand of unequal quality),
- amount of money, if any, she gives regularly to a rotating credit association,
- location of her table in the cloth area of the marketplace as traders of Buaka Nzoto, of imported cloth, of locally produced cloth of poor quality, and of CPA Wax-cloth, work in geographically distinct areas in the cloth quarter.

While all of the informal sector's attributes set up by the International Labor Office (see section I.1) appear to adequately define the activity of some women cloth traders, none of them can be applied to all of the women cloth traders I interviewed. Indeed, as the following description shows, the realities of women cloth traders contrast sharply

with the preconceived understanding of "informal workers" --easy entry into the "informal sector", exclusive reliance on indigenous resources, small scale of operation, low education acquired outside the formal school system, competitive markets.

Entry in the marketplace is not easy for anyone willing to trade. Opportunity to find a table and/or availability of the required initial capital, is easy for some traders, difficult for others depending on both traders' initial resources and other non-market factors such as their relationships (based upon kin, ethnicity, marriage) with public officials or with traders previously established in the cloth quarter of the marketplace.

Space in the market is so limited, and the number of unemployed or underemployed women willing to sell there so high that getting a table is a strong barrier to entry. Still the most privileged of the cloth traders own up to ten tables that they lend or rent to friends, relatives, and employees. Those who succeeded in gaining an official allocation of space pursued several strategies. One such strategy is for women to keep checking with kin and friends in the hope of finding someone willing to rent a table or about to leave the market; when a seller moves away her neighbors or friends usually have candidates for the newly available place. A woman with the good fortune to have personal official connections may find the public authorities much more effective in locating her a space in the market. Less fortunate traders may offer gift (bribes) to the municipal clerk in charge of seating to encourage him in his efforts on her behalf.

To open their businesses, most women cloth traders relied on their husband or kin group financial resources. Those who bought a

table, usually did it with the financial support of their husband or relatives. "I'd like to help my wife to set up a market activity, said a driver, but she needs at least 7 or 10 000 Zaires; I don't have the money, I would like to have a brother or someone to help her... A bank would never give a credit to a little citizen like me!"

To operate their activity traders usually rely on informal market credit associations (the following section -section IV.2- will present these associations in details); still, a few of them have access to bank credit. The scale of operation of their activity varies tremendously depending on their trading skills and again on non-market factors such as their personal ties with wholesalers, customers, and managers of local textile industry. Their opportunities for expansion is closely related to their kin, ethnic or other type of connections with relevant personalities -- such as successful traders, wholesalers, customs and other public officials. Their educational background range from the legally required primary school to a bachelor degree in secretarial work (only 1 woman out the 17 traders I interviewed was illiterate).

Access to merchandise is also based upon personal contacts and connections. Women cloth traders acquire their goods through individual ties with regular suppliers who might allow them credit or/and the exclusivity of a design depending on their personal relationships. While most of the traders have to pay cash the cloth they buy at the wholesale stores, each of the wholesale shops has one, two, sometimes three privileged traders (relatives or good friends) to whom they allow credit.

Access to illegally imported Dutch Wax-cloth is also linked to personal contacts. Despite the import restriction large amount of Dutch Wax-cloth do enter the country in various hidden ways:

- with the collaboration of airlines crew,
- hidden in authorities' or officials' luggages that don't go through custom control,
- cut into two pieces, the pieces of cloth are then assumed to be parts of a garment which importation is legally authorized,
- through other borders than Kinshasa, where custom controls are less severe,
- and, most often, by corrupting customs officers. The level of the bribes will then depend on the immediate financial needs of the officers, the traders financial possibilities, their bargaining skills.

The characteristics of the cloth trading activity mentioned above show how better personal contacts and connections are the basis for market differentiation. These personal contacts related to ethnicity, kinship or friendship are relevant influences to set up market activities, they are also playing an important role in promoting these activities. They allow them to travel, to import cloth illegally, to buy cloth, to find secured and regular customers, to diversify their activities (...). The case studies presented in appendix (Appendix 2) illustrate the impact of personal contacts in market activities.

In her analysis on market women in Abidjan (Ivory-Coast), Barbara Lewis argues that factors such as kinship, friendship, and official connections are relevant to set up market activities but are inoperative as a basis for group action. "In the market, women act largely, although reluctantly, as individual entrepreneurs" as high

competition in the marketplace prevents women from developing associational ties that would advance their economic interest (Lewis, 1976, p. 135-156). It first seemed to me that cloth traders in Kinshasa were also acting as individual entrepreneurs with no willingness and/or ability to develop associational ties. "Here, they say, it's each for herself!" Alike traders in Abidjan marketplace, women cloth traders in Kinshasa don't support each others in case of administrative difficulties; they also fail to organize themselves in associations that would allow them to buy in bulk and thus benefit from larger discounts. Previous bad experiences they had or heard about restrain them from getting involved in such associations: they told me how traders have in the past run away with the money of other traders instead of buying cloth for them. However, market associations exist, and do in fact facilitate the cloth trading activity. What is it that allows some associations to remain while others disappear? What is it that causes traders to be individualistic in some cases (Lewis, 1976; Cordonnier, 1987) and cooperative in others? The following section examines more specifically these informal market associations.

IV.2 Cooperation and Market Associations

Associational ties among women cloth traders in the Kinshasa Central market appear to be strong; market traders allocate much of their time and resources to the maintenance of informal market associations. A striking aspect of the cloth traders' cooperation is the persistence, and maybe the expansion, of Likelemba and Moziki-100kg: Zairian illustrations of rotating credit associations (the Likelemba

involves small amounts of money while the Moziki-100kg involves millions of Zaires). While these type of associations tend to disappear in Lome and Abidjan Central Markets (Lewis, 1976; Cordonnier, 1987), they remain significant among market cloth traders in Kinshasa. I will examine here some justifications for the existence and development of Likelemba and Moziki-100kg in the Kinshasa Central Market. It seems to me that while the allocation of credit and the opportunity to save are indeed important aspects of the credit associations, other benefits involved in such associations make them particularly valuable for women cloth traders in the Kinshasa Central Market. Likelemba and Moziki-100kg constitute strong network of relationships among traders which allow them to facilitate the illegal but highly profitable "Loterie Dare Dare" (the trade of illegally imported Wax-cloth).

Rotating Credit Associations. The performance and nature of Likelemba and Moziki-100kg in the Kinshasa Central Market seem to be in contradiction with common sense expectation. On the one hand, despite the strong ethnic antagonism in Zaire (section III.2), traders from extremely inimical ethnic origins do cooperate in common credit associations. On the other hand, the high devaluation of the Zairian currency (120% in 1987) leads to a rapid decline in the purchasing power of the money. This tends to decrease the propensity to save and traders told me they find more "rational" to buy a new cloth immediately after selling one. Then, why do cloth traders pay so much effort to maintain their rotating credit associations? What is it that makes these associations so valuable? What are the underlying incentives to perpetuate this type of association?

A rotating credit associations is based on an informal agreement among a group of persons to make regular contributions to a fund which becomes the property of each contributor in rotation. By joining such a group, each member assumes an obligation to save a certain amount of cash over a period of time: cash that she would otherwise dissipate. Indeed, saving is extremely difficult for women traders; they told me how the extended family and the strong tradition of cooperation and reciprocity place enormous pressure on anyone with cash on hand to aid a kinsman or co-ethnic. Participating in a rotating credit association ensures them the opportunity of disposing of a large sum of money whether to make a major personal purchase, to meet a high priority family obligation (paying a child school fees), or --the most common case among my informants-- to expand her commerce by making a large capital investment. Women cloth traders in the Kinshasa Central Market usually use the credit allocated by the credit association to expand their market activities --to buy a table in the marketplace or pieces of cloth of better quality.

Rotating credit associations are self-help banking arrangements that involve no fee or extra cost; however the order in which members receive the fund is a source of unequal advantage. This advantage is financed by those at the cycle's end for whom the system works in a manner little better than simply storing their savings under a mattress would (they just avoid the risk of wasting the money). Also it is possible that the group will break up before the cycle is completed: thus, members whose turn come later in the rotation both provide cost free loans for the others and risk losing their savings (Lewis, 1976). These tensions and uncertainties have caused many market women in Africa

to become disenchanted with this mode of saving; rotating credit associations among women traders tend to disappear in Lome and Abidjan Central Markets (Lewis, 1976; Cordonnier, 1987).

The necessity and the willingness to save are so high that traders in Abidjan and Lome pay an "ambulatory banker" who could help them to save (Lewis, 1986; Cordonnier, 1987). Through the "ambulatory banking system" or the "Nubuaka Ka Cartes" (system of cards) women traders "contract" with someone to make regular deposits that they subsequently receive as a lump sum. This system does not permit individual traders to profiteer at their peers' expense, but it also reduce their material benefits. Each participating seller has a small card, marked off like a month's calendar, on which her "banker" writes her name and the amount she has agreed to deposit regularly for that month. At the end of each market day or week, the bankers pass through the market to collect deposits. At the end of the month each participant gets an amount equal to the sum of her deposits minus the banker's fee (approximately equal to one or two days' deposit). Like the rotating credit associations, the ambulatory banker system compels members to save on a regular basis; but unlike the credit rotating associations, this system results in the loss of a small part of each seller's saving in fees. It seems surprising that traders agree on paying the banker's fee; however the inability to keep cash on hand (as mentioned above), the necessity to save to expand one's activity, and the absence of other access to credit explain this behavior.

Women cloth traders in Kinshasa Central Market find the ambulatory bankers poorly reliable; moreover, this system does not promote advantageous ties as the Likelemba and Moziki-100kg do.

Indeed, in addition from generating saving, rotating credit associations constitute strong networks of relationships that Zairian cloth traders use for various purposes (see appendix 3 for an example of the functioning of a Likelemba). Likelemba and Moziki-100kg may serve a welfare function in case of personal difficulties. Traders may also take advantage of their co-participation in a Likelemba or a Moziki-100kg to trade illegally imported cloth.

Loterie Dare Dare. The trade of illegally imported cloth is one of the traders' most profitable activity. Imported pieces of cloth are sold at extremely high prices: from 13000 Zaires (about \$90) to 20000 Zaires (\$140) depending on the color, the design, and the client-trader relationship. Similar locally produced Wax-cloth are sold at about 8000 Zaires (\$50), the prices of other kind of locally produced cloth range from 1500 to 5000 Zaires (\$10.5 to \$35).

While market women usually fail to create buying associations, they do cooperate with one another to buy imported cloth. A group of cloth traders --usually co-participants in a Moziki or Moziki-100kg-- collect a certain amount of money (each of them does not need to give the same amount of money); they exchange their Zaires-savings in Francs-CFA (as Zairian money is not exchangeable in Belgium) at "le beach" at the parallel exchange rate. One of them is sent to Brussels to do the purchase. Connections in Brussels (family, friends, relatives of other traders part of the associations...) allow them to spend a few days in Europe at the least possible expense. Back to Kinshasa traders have to bargain with custom officials. Cloth traders agree that bribes are often

expensive, but not excessive as compared with the expected benefits; moreover, they think that "it is usually quite easier for a woman than for a man to "lower" the required taxes or the fine". The most fortunate of the traders (those with best connections with public officials) have someone waiting for them at the airport and do not need to bear the custom duties control at all. Wives of important officials find it particularly easy to enter the country without paying any taxes on imported goods.

Selling illegally imported cloth in the marketplace is very risky. Traders multiply the number of intermediaries --usually co-participants in a Likelemba-- between the importer and the actual seller. In doing so importers minimize the risk involved in the "Loterie-Dare-Dare" by spreading it over. For some traders who never sold imported cloth, this opens an opportunity to have access to Dutch Wax-cloth and to make substantial profit. The existing network of information and relationships of the Likelemba facilitate the illegal trading of Dutch Wax-cloth (see appendix 3).

The import restrictions drastically changed the organization of the market cloth trading activity. The overall number of cloth traders decreased (from the traders point of view, 5 to 15% of them left the market place). The import restriction affect both the traders of locally produced cloth and the traders of imported Wax-cloth.

A few weeks after the implementation of the policy, in the area where cloth traders used to sell imported Wax-cloth, some of the market tables were destroyed and others were stolen. Richer traders argue that the damage was caused by the traders of locally produced cloth who

ended up being adversely affected by the policy as both groups were thrown into direct competition. Indeed, wealthy traders used to specialize their activity in the trading of imported Wax-cloth; they did not compete with the less fortunate traders who could only afford to sell locally produced cloth. Since June 1987, all cloth traders officially sell locally produced cloth in the Kinshasa Central Market and traders who previously sold Dutch Wax-cloth become strong competitors with the other traders.

While the import restriction was supposed to stimulate the local production of cloth, it actually increased the propensity to import illegally. Market cloth traders have all been strongly affected by the policy. On the one hand, wealthy and powerful traders with good official connections continue to import Wax-cloth and sell them at increasing prices. Some of them left the marketplace but remain important actors in the so-called "Loterie-Dare-Dare": they hide cloth around the marketplace, travel and import cloth for other traders, or find customers. On the other hand, the traders who never sold imported cloth face new and strong competitors in the marketplace. Some were pushed completely out of their market activities or at least out of cloth trading; still others, with the good fortune to have personal contacts with importers or wealthy traders --through their participation in a Likelemba-- found new opportunity to sell imported Wax-cloth.

For all of the reasons mentioned above traders like to cooperate with one another in a rotating credit association. If they do not participate in such an association, it is either because of previous bad experience (1 woman out of 17 cloth-traders I interviewed lost her

savings because her Likelemba broke up because the end of the rotating cycle) or because of financial resources. Rich traders do not need these rotating credit associations, poor traders cannot afford to participate in them. In reality, the poorest of the cloth traders are the only ones who do not benefit from the advantages of market associations. Indeed, wealthy cloth traders participate in similar associations (simple Moziki) which usually do not generate savings; they get together once or twice a month and talk about their trading activity. The non-saving Moziki are used to "keep contacts and favour relationships" among the richer of the cloth traders. Rich traders consider the non-saving Moziki very helpful (see case study number 1 in appendix 2); some of the participants of the Moziki are members of the "Association des Femmes Commerçantes Zairoises" (the AFECOZA is the official association of the Zairian women traders created in 1985) and have close personal and professional contacts with the political elite.

Conclusion

Women cloth traders in the Kinshasa Central Market can be classified as formal workers with respect to some aspects of their activity and as informal workers with respect to others. Although market trading is officially regulated by the Market Administration, however some of the market activities --such as sub-renting of market tables-- are unregulated while others --such as trade of illegally imported cloth-- are illegal. This shows the weakness of the dualistic --formal/informal-- framework of analysis. By moving beyond the formal/informal dichotomy, this study suggests more appropriate ways of grasping the realities of market trading. What I find worth analyzing is, on the one hand the influence of a specific macro social and economic context in shaping the organization of work in the marketplace, and on the other hand, the implications of micro socio-economic trading arrangements for the national development process.

The nature and complexity of relationships surrounding market cloth trading in Kinshasa are closely related to aspects of the broader Zairian context --i.e. national economic growth, rural-urban migration, industrial development, existing policies, modern and traditional society. Relationships among traders through informal market

associations as well as relationships between traders and wholesalers, customers, and public officials are crucial elements influencing market traders' accumulation; they are the basis for market traders' differentiation. These socio-economic arrangements provide a non-bureaucratic basis for the setting up of market activity, the required initial and working capital, and a cushion against family and business disasters. Access to credit, merchandise, social protection, are all based upon one's ability to take advantage of personal contacts. The existence and proliferation of these informal networks of relationships have much to do with the volatile nature of the national economy and the unwillingness of the state to underwrite a portion of the cost of social and economic protection.

In turn, so-called "informal" activities play an important role in the overall development process; market women are powerful agents of development. Providing both locally produced and illegally imported cloth, they are central to the local distribution of cloth. To the extent that they have created an effective marketing system for illegally imported cloth, women cloth traders are helping to undermine a central pillar of policy. Their response to import restrictions shows their willingness and ability to cope with economic and political unexpected change. The implications are far reaching. At the micro level, the import restrictions "deregulated" the organization of work in the marketplace and aggravated the differentiation among traders --those without the good fortune to have personal contact with public officials, wholesalers, or powerful traders being the most adversely affected. At the macro level, the local strategies for importing and selling Dutch Wax-cloth illegally prevent the import restrictions from having the expected positive impact

on the domestic textile industry. As long as locally produced Wax-cloth is of poor quality, illegal import of Dutch Wax-cloth will remain.

Market associations represent strong networks of relationships and information which benefit from the import restrictions: because these associations facilitate the highly profitable "Loterie-Dare-Dare" (the market trading of illegally imported cloth) traders tend to invest even more time and money in the functioning of informal market associations and in the maintenance of their personal contacts with influential personalities. Informal associations in the Kinshasa Central Market are highly valuable; they are valuable enough to hide the strong ethnic antagonism which remains in Zairian society. The role Likelemba and Moziki-100kg play in the so-called "Loterie-Dare-Dare" partly explain why market credit associations seem to expand in Kinshasa while they tend to disappear in other African marketplaces.

This study also shows how a comprehensive understanding of social and economic arrangements may help analysts to predict some of the shortcomings of a development policy. Policies aimed at improving the infrastructure of the market place, at reducing the rate of inflation of the economy and at stabilizing the value of the national currency could benefit all market traders (all businesses indeed). However other more specific types of policy will affect traders in a differentiated way, the poorest --those without significant connection--being usually the least positively affected. As many commentators argue (World Bank, IMF, Zairian economists), there might be a need for the establishment of new type of saving institutions and financial intermediaries in Zaire. However, if they are to alleviate poverty, such institutions should not

only mobilize domestic savings but, more important, they should channel these financial resources to the poorest "informal workers", those who are totally excluded from both access to bank credit and participation in market credit associations. Opening bank credit to women traders is likely to benefit only the traders' elites, those with personal contacts with bankers and public officials and/or those who already benefit from large informal credit allocation. Market traders, and more specifically the Kinshasa market cloth traders constitute an heterogeneous group of people for whom packages of undifferentiated policy prescriptions cannot be successfully applied.

The limitation of the conclusions drawn here are a result of the small amount of evidence presented; what I have pointed out rises questions for further investigation. One possible way to follow up this research would be to analyze more specifically the nature and role of Likelemba and Moziki. What is their (actual or potential) political force? To what extent do they constitute a welfare system? Do they promote or hamper traders accumulation? How do these associations benefit from the import restrictions? Are they more numerous? Do women traders meet more regularly? Do they invest more financial resources in these networks of relationships? It could also be interesting to compare women's trading associations with men's. Are men's trading associations as powerful as women's? What are their functions? Is the welfare function an exclusively female association characteristic? What kind of associations (if any) include both men and women traders?

Another way to deepen this research would be to trace further the various impacts of the import restrictions. At the micro level, it would be worth while analyzing the differentiated impact of the policy on the traders who never sold imported cloth, on those who were specialized in this trade. What happened to the traders who left the market after the import restrictions? At the macro level, further research could provide insights into the effects of the import restrictions on the local cloth industry, on the price of locally produced cloth, on the local consumption of Dutch Wax-cloth.

This study has been unable to define the specific role ethnicity and gender play in market trading. To what extent are market trading, cloth trading, and women trading related to ethnic identity? Three of the Zairian regions, Bas-Zaïre, Equateur, and Bandundu are matriarchal; the Kassai (both oriental and occidental) are patriarchal; Kivu and Haut-Zaïre are partly matriarchal, partly patriarchal. What is the influence of such rules in the activity of women traders in Kinshasa? Does the success of some cloth traders lead to a redefinition of the intra-household relationships? Does it increase the bargaining power of woman vis-a-vis man within the household?

This study attempted to shed some light on the basic trading arrangements that are critical for understanding the organization of work in the marketplace. Realities of women cloth traders in the Kinshasa Central Market defied the formal/informal categorization and revealed meaningful and powerful relationships among traders and between traders and other economic agents.

Appendix 1

POPULATION (in millions)

<u>Years</u>	<u>1938</u>	<u>1960</u>	<u>1975</u>	<u>1980</u>	<u>1985</u>
	10.554	14.444	22.582	26.337	30.982

URBAN / RURAL POPULATION (in millions)

<u>YEARS</u>	<u>1975</u>	<u>1980</u>	<u>1985</u>
TOTAL population	22.582	26.337	30.982
URBAN population	6.477	9.010	12.238
% of total population	28.7	34.2	39.5
RURAL population	16.106	17.367	18.744
% of total population	71.3	65.8	60.5

Sources: Republique du Zaire, Departement du Plan: "Perspectives demographiques regionales 1975-1985" pp 18-19.

Appendix 2

Case Study #1.

Mama Rosi. From petty trader to wealthy bourgeois

It is hard to believe "Mama Rosi" was once a petty trader in the marketplace. I met her at the cloth wholesalers on January the second; she was talking with one of the Belgian managers about the New Year's Eve Party they all had at the famous Hotel Intercontinental. "Mama Rosi" looks very wealthy, she wears colorful imported cloth, high heels, jewels. We set up an appointment for the following Monday in her store: "it is easy to find the place, it is in front of the marketplace cloth quarter. My car, a white Mercedes Benz, will be parked in front of the entrance." She could have added that anyone in the area knows where "Madame"- an honorific appellation in a country where the Zairianization measures obliged Zairian people to be called "Citizen"- works.

Mama Rosi was obviously happy to receive me in her store; she kissed me warmly, introduced me to her 9 employees (driver, door keepers, accounting person, and sellers), and took me to her office on the top of the shop. The office is pleasant, with a large window which allows her to see what is going on in the stall. Two pictures make up the decoration; one of them shows her holding the Zairian flag, during the ceremony of her admission to the AFECOZA (Association des Femmes

Commerçantes Zairoises), in the other one President Mobutu is congratulating her on this occasion.

She migrated to Kinshasa with her husband and children in 1969, because of the rebellion taking place in their original village, Kivu. Mama Rosi began work soon after their arrival in Kinshasa; she first helped her husband in his business activities, he had a bar and was a travelling photographer and trader (in cloth and garments). Today, her husband works in a wood industry, their four children are all studying in Europe, and she thinks she should send one of them to the States: "I've never been to the United States, but I watch Dallas regularly; it teaches me a lot, about how to succeed in business, how to succeed in life! Do you see Dallas?"

At the beginning of the 1970s the Kinshasa Marketplace opened and Mama Rosi immediately bought a table in the cloth quarter. She was one of those fortunate traders with relevant connections; she personally knew regional officer who was a friend of the family in Kivu. He helped her to get a table and the official permission to work in the marketplace. She specialized her activity in imported cloth, again she was particularly fortunate as her brother, favoured by the same official connections (the regional officer from Kivu), became the manager of a well-known store. He had connections in Brussels and large official import quotas; thus, access to imported cloth has been easier for Mama Rosi than for most of the other traders. She succeeded in accumulating and chose to expand and diversify her activity; in addition to her cloth store she first sold garments for children. Today, she sells household equipment imported from Europe and intends to open another store. In doing so she protects herself from unexpected policies such as the recent

import restrictions: "I don't need to take the risk of selling imported Wax-cloth, my other activities work very well." She sells cloth to market traders who pay cash. Actually one of her employee told me that Mama Rosi give credit to one of her regular traders, her cousin, to whom she give cloth on a sale or return basis. This trader is also the only one for whom Mama Rosi saves some particular designs that none of the other traders have access to.

Mama Rosi finds her membership at the AFECOZA very useful; obviously good connections with public officials facilitate the "bargaining" with custom officials. However she would not like to be the president of the association, it requires a lot of time and would not allow her to develop her own business activities. Mama Rosi believes that illegal imports are generally easier, "less expensive" for women than for men, "custom officials are more demanding with men, they also know that a woman often has good connections behind her. Today, to import, most of the women traders work with the sons of the President and the customs officials are well aware of this; they would not take the risk of getting into trouble by bothering a 'protected' illegal importer!"

Case Study #2

Fredinne The working poor

Fredinne is the poorest of the traders I met, but also the only one who was in the marketplace every single day -including Sunday mornings-. Fredinne sells Senegalese cloth for "The Senegalese", her

employer. The quality of the Senegalese printed cotton is rather poor and the local consumption low; the import of this fabric is not restricted in Zaire -the import restriction only affects the Wax-cloth.

Fredinne's family is originally from Bas-Zaire. They migrated in Kinshasa in the 1950s where she was born. Fredinne does not speak French, and I needed the help of other traders to talk to her; she was nervous while talking to me, watching around in case her boss was in the marketplace. She asked me to act as a customer. Fredinne is paid 2000 Zaires a month (about \$15) but she does not complain much: other employees (in the marketplace) are paid 3500 Zaires but they have pay market tickets and transport cost, "the Senegalese" pays all this for Fredinne: "the 2000 Zaires are all for me!" Sometimes her employer comes to the marketplace at unexpected time, to inspect the work Fredinne is doing. If "the Senegalese" is happy with Fredinne's work, she might give her a gift (100 or 150 Zaires), but it seldom happens that Fredinne sells more than 2 pieces of cloth a day, and the Senegalese is usually not happy with these results. Fredinne used to sell cloth in her shanty town district where her employer also lives. Fredinne would like to work for herself but does not have the financial resources to do so... actually she does not have any opportunity for accumulation. She cannot afford participation in a Likelemba. She is 19 years old, was married but recently divorced. Her divorce originated from difficulties with her mother in law. She is now living with her parents again, with her 2 months old baby. Her father is a door keeper, her mother a field's worker, she is the oldest of 10 children, and give all of her salary to her parents.

Case study #3

Mama Louzon's Team

I met Mama Louzon a couple of times in the marketplace; she would not talk to me without a formal appointment finally set up in the office of the wholesaler shop; she told me she needed to know more about me before talking to me. Mama Louzon is an amazing person, with a strong personality, and a great sense of humor. She laughs often but takes her business affairs very seriously. She used to have 9 women traders (including her 4 sisters) working for her in the marketplace, selling the imported cloth she was importing herself; I believe Mama Louzon was an strong and demanding manager. Since the cloth import restrictions came into force, most of her employees have left the marketplace; her younger sister is still working for her.

Mama Louzon used to be a secretary and an accountant but her salary was very low; she thought she would be much better off selling cloth in the marketplace. In 1978 a man invited her to go to Ivory Coast for a week; the plane ticket and the hotel bill were paid by him, and with her savings (3500 Zaires -1978 value- obtained through a Likelemba she was involved in with her office mates) she bought a couple of pieces of Wax-cloth. Back in Kinshasa, she did not pay any duty, as accompanying her "friend" she was entitled to VIP treatment at the airport. She sold the pieces of Wax-cloth in her office to other secretaries who paid in 2 installments, and to her bosses' wives. She made a profit of 7000 Zaires. "My monthly wage was about 1000 Zaires, I earned 7 monthly wages in a few weeks! I immediately understood I had to resign!" She did so and specialized in the import of Wax-cloth. From her initial stay in Abidjan she kept key contacts; she had places where to

stay and knew were to find the cheapest merchandise. Back from her second trip in Abidjan Mama Louzon took the boat: "it was less expensive than the plane, and I knew the customs officials were less severe in Matadi (the port) than at the airport; this time I had to pay the customs duties as I was travelling alone!" The customs control happened to be less stringent than she expected: "I was really afraid. At that time I did know any of the customs officials, but I managed... First, of course, I declared half of the quantity I actually had as they usually don't count the number of cloths you have and if you declare all of them you cannot make any profit! Then, I had a great idea which worked well; I told them that the cloth I had was not "pure-Dutch-Wax-cloth" but a Ivorian-Dutch mixture. Taxes on Ivorian goods are less expensive than on Dutch goods, and I paid very little tax! I've been really lucky... I am not sure the custom official believed me but I gave him a "gift" and finally we both gained."

Mama Louzon found this activity extremely profitable. She became a market wholesaler of imported cloth, garments, and shoes. For 4 years she travelled to Abidjan, Brussels, Rome, Amsterdam; other traders, usually co-participants in her Moziki, were giving her their own savings in CFA Francs (that they obtained by changing Zairian currency at the black market rate at "le Beach"). Mama Louzon was buying pieces of Wax-cloth, garments, and shoes abroad where she had numerous connections; she was sending them by boat to Kinshasa while she travelled by air. The others traders would go to Matadi to get the merchandise and to deal with the customs officials; this was the hardest part of the job. "Once I had a really amazing experience, a woman wanted me to give some money to one of her friends in Rome who would

send her clothes and shoes. As I did not know the woman -she was not in our Moziki- I refused. She insisted and finally, when I left Kinshasa, she was at the airport, right on the steps of the plane, begging me to take her savings. I don't know how she got there, she must know someone at the airport. Well, I took the money. There were 4 million Francs CFA there (about \$15 000) but I did not know this at that time, so I did not declare this money on my arrival in Rome. At the Italian airport another woman was waiting for me. She knew my name and what I was wearing as the Zairian woman had give her a phone call in the meantime. I gave her the money; to thank me, she offered to let me stay in her place. She took me to the wholesalers, she also introduced me to a Zairian friend, the wife of a diplomat, who could send anything she (we!) wanted to Kinshasa. You see in this story, I took a risk; they took a risk too as I could have stolen the money, but finally we all benefited from this."

Mama Louzon had had some trading experiences when she was young. Before being a secretary, she had a small restaurant, trade cloth in her shanty town district, and had a taylor shop. Soon, she was also involved in some real estate activity -buying, renting, selling same plots with or without construction. "This is a very profitable activity, which does not require too much time and which is not financially risky: land and construction are always increasing in value in Zaire!"

She was born in Kassai; her father was a minister who became a trader. She got married and divorced twice and each time she felt her husband was interfering with her businesses life and did not let her work as she wanted to. She finds it much more "profitable" to be a single.

Appendix 3 The functioning of a Likelemba.

Nina, Rachelle, and Izha. Co-participants in a Likelemba

On a rainy day, Nina, Rachelle and Izha were taking shelter at a cloth wholesale store, waiting for the end of the rain in order to rush back to work. Nina is from Angola, Rachelle from Bas-Zaire, Izha's family is also from Bas-Zaire, although she was born in Kinshasa. In addition to being co-participants in the same Likelemba, Nina, Izha, and Rachelle are very close friends (Nina and Rachelle are actually sisters-in-law): "We are like sisters, there is not much difference between the people of Angola and those from Bas-Zaire, we are very similar. We are all from the same tribe. Other participants in the Likelemba are not close friends of ours. Take Dominique for example, she is honest, reliable and has good contacts: her sister -Mama Louzon- is one of the most successful and powerful market cloth trader, as she used to specialised in imported Wax-cloth. But they are from Kassai. We can work with them, participate in the same Likelemba, but we cannot get along together very well; these people from Kassai don't have the same mentality. They say we are stingy, they don't like us, they are very tribalist!"

Nina, Rachelle, and Izha have worked in the marketplace since the beginning of the 1980s. All three of them were previously helping

their mothers who are foodstuff traders in the marketplace. They are proud to sell cloth rather than foodstuffs: "It is cleaner, more interesting and much more prestigious!" They began by renting a table from a friend or a relative. Izha has been fortunate, as her "landlord" had grave financial difficulties a few months ago and decided to sell the table. Nina and Rachelle are still paying a monthly rent of 200 Zaires. Izha is now the wealthiest of the three traders, having 70 pieces of cloth - including 18 CPA-Wax-cloth-, while her two friends have only 35 pieces of cloth each.

While they sometimes buy their merchandise together and obtain a little discount, they regret their inability to make larger collective buying arrangements that would allow them significant discounts. But previous bad experiences they either have had or have heard about, have discouraged them from undertaking such associations. On the other hand, the rotating credit association seems very successful. Twenty-five cloth traders founded the credit association in June 1987, giving 1500 Zaires each, twice a month. After a year or so, when all of the co-participants have benefited once, the Likelemba may cease or be reorganized; the order of rotation may vary or the regular contribution may increase. The "mother" of the association (who is herself a participant, usually the oldest) is responsible for collecting the money and distributing it to each of the contributors in rotation. It is through the savings of the Likelemba that Izha was able to afford to buy her table, and Nina a couple of pieces of Wax-cloth; Rachelle did not benefit yet she also expects to buy Wax-cloth. Their business objective is generally to have 40-50 pieces of cloth including at least 20 CPA-Wax-cloth. Beyond this point, they feel their market activity is not worth expanding. Their

ultimate goal is to build their own houses, and thus ensure financial independence from unreliable husbands.

Officially, none of these traders sell imported Wax-cloth, however they confess that they would not miss an opportunity to get involved in a Loterie Dare Dare. Their commission for participating in such an activity, by hiding the cloth or introducing a customer, is about 1000 Zaires (approximately the profit they make in selling 10 pieces of locally produced cloth). Their Likelemba also functions as useful network of illegal trade intermediaries.

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